

In re:  
Paul E. Fassbender  
Jana Fassbender  
Debtors

Case No. 20-10567-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Mar 19, 2025

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2025:

Recip ID	Recipient Name and Address
db/jdb	Paul E. Fassbender, Jana Fassbender, 1007 3rd St., Catasauqua, PA 18032-2710
14490946	+ TD Auto Finance LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2100

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	Mar 20 2025 00:23:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Mar 20 2025 00:24:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14492341	EDI: CITICORP	Mar 20 2025 04:17:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14484173	+ Email/Text: bankruptcydesk@colonialsavings.com	Mar 20 2025 00:24:00	Colonial Savings, F.A., 2626B West Freeway, Fort Worth, TX 76102-7109
14465313	EDI: DISCOVER	Mar 20 2025 04:17:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14459372	EDI: IRS.COM	Mar 20 2025 04:17:00	IRS Insolvency Unit, P.O. Box 7346, Philadelphia, PA 19101-7346
14492038	EDI: JEFFERSONCAP.COM	Mar 20 2025 04:17:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14482846	+ Email/Text: bankruptcy@marinerfinance.com	Mar 20 2025 00:23:00	MARINER FINANCE, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
14463279	EDI: PENNDEPTREV	Mar 20 2025 04:17:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14463279	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 20 2025 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14485407	EDI: Q3G.COM	Mar 20 2025 04:17:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14487379	+ Email/Text: RASEBN@raslg.com	Mar 20 2025 00:23:00	USAA FEDERAL SAVINGS BANK, c/o Robertson, Anschutz, Schneid, Crane, & Partners, PLLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 12

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## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2025 at the address(es) listed below:

Name	Email Address
CHANDRA M. ARKEMA	on behalf of Creditor Colonial Savings F.A. carkema@squirelaw.com, vcosme@squirelaw.com,jberry@squirelaw.com
DENISE ELIZABETH CARLON	on behalf of Creditor Colonial Savings F.A. bkgroup@kmlawgroup.com
KEVIN K. KERCHER	on behalf of Joint Debtor Jana Fassbender kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Debtor Paul E. Fassbender kevinkk@kercherlaw.com kevin@kercherlaw.com
LORRAINE GAZZARA DOYLE	on behalf of Creditor Colonial Savings F.A. ldoyle@squirelaw.com, cistewart@logs.com;LOGSECF@logs.com
MARTIN A. MOONEY	on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com
MICHAEL JOHN CLARK	on behalf of Creditor Colonial Savings F.A. mclark@pincuslaw.com
MICHELLE L. MCGOWAN	on behalf of Creditor USAA Federal Savings Bank mimcgowan@raslg.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1	<u>Paul E. Fassbender</u>	Social Security number or ITIN	xxx-xx-4341
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jana Fassbender</u>	Social Security number or ITIN	xxx-xx-3003
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-10567-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul E. Fassbender

Jana Fassbender

3/18/25

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**